

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

WENDELL L HEARTON
VALERIE C HEARTON
Debtor(s)

Case No. 07-18685

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/11/2007.
- 2) The plan was confirmed on 02/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/18/2012.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$38,901.00.
- 10) Amount of unsecured claims discharged without payment: \$47,256.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,574.80
Less amount refunded to debtor	\$174.80

NET RECEIPTS: \$35,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,776.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,776.25

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A ALL FINANCIAL	Unsecured	600.00	NA	NA	0.00	0.00
AFNI/ VERIZON WIRELESS	Unsecured	50.00	288.42	288.42	63.08	0.00
AMERICA ONLINE	Unsecured	144.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	1,971.00	2,106.53	2,106.53	460.70	0.00
ASPEN	Unsecured	20.00	NA	NA	0.00	0.00
ASSOCIATES FOR FAMILY DENTIST	Unsecured	1,466.00	NA	NA	0.00	0.00
AT&T MOBILITY LLC	Unsecured	78.00	NA	NA	0.00	0.00
BAC HOME LOAN SERVICING	Secured	7,195.94	7,195.94	7,195.94	7,195.94	0.00
BAC HOME LOAN SERVICING	Secured	NA	0.00	0.00	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	533.00	532.75	532.75	116.51	0.00
CERTIFIED RECOVERY SYSTEM	Unsecured	NA	NA	NA	0.00	0.00
CITY OF ZION	Unsecured	25.00	NA	NA	0.00	0.00
COLLEGE OF LAKE COUNTY	Unsecured	260.00	NA	NA	0.00	0.00
COMCAST	Unsecured	440.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	1,565.00	1,921.05	1,921.05	420.13	0.00
DIRECT TV	Unsecured	327.00	NA	NA	0.00	0.00
DRIVE FINANCIAL	Unsecured	2,758.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	387.00	387.42	387.42	84.73	0.00
EAST BAY FUNDING	Unsecured	NA	674.23	674.23	147.45	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	166.57	166.57	166.57	36.43	0.00
ED NAPLETON ACURA	Unsecured	2,250.00	NA	NA	0.00	0.00
FCNB MASTERTRUST CARDMEMBEI	Unsecured	1,149.00	1,123.72	1,123.72	245.76	0.00
FIRST NATIONAL BANK	Unsecured	442.00	NA	NA	0.00	0.00
FNB BROOKINGS	Unsecured	510.00	NA	NA	0.00	0.00
GABRIEL LLC	Unsecured	1,000.00	NA	NA	0.00	0.00
GUARANTY BANK	Unsecured	455.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,036.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF HUMAN SVCS	Unsecured	170.00	170.34	170.34	37.25	0.00
ILLINOIS DEPT REVENUE	Priority	200.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	7,023.59	7,023.59	1,536.06	0.00
INPHONIC	Unsecured	150.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE	Priority	7,500.00	4,781.90	4,781.90	4,781.90	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	940.82	940.82	205.76	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,207.00	1,207.05	1,207.05	263.98	0.00
MAGOS LANDSCAPING	Unsecured	245.00	NA	NA	0.00	0.00
MED 1 DENTAL OFFICE OF ZION	Unsecured	401.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	NA	249.06	249.06	54.47	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	200.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	96.00	NA	NA	0.00	0.00
NELNET LOAN SRVS INC	Unsecured	7,061.00	NA	NA	0.00	0.00
NET FIRST NATL BANK	Unsecured	551.00	NA	NA	0.00	0.00
NEW ERA MEDICAL SERVICES	Unsecured	342.00	NA	NA	0.00	0.00
NORTHSHORE SANITARY DISTRICT	Unsecured	185.00	201.77	201.77	44.13	0.00
OBERWEIS DAIRY	Unsecured	277.00	NA	NA	0.00	0.00
PAYDAY LOAN	Secured	900.00	900.00	900.00	900.00	0.00
PAYDAY LOAN STORE	Unsecured	2,045.00	NA	NA	0.00	0.00
PEKIN INSURANCE	Unsecured	3,740.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	77.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	384.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	396.00	396.08	396.08	86.62	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	488.44	488.44	106.82	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	408.04	408.04	89.24	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	12,661.00	11,021.29	11,021.29	2,410.36	0.00
PREMIER BANKCARD/CHARTER	Unsecured	199.00	403.11	403.11	88.16	0.00
REGIONAL ADJUSTMENT BUREAU	Unsecured	730.00	NA	NA	0.00	0.00
SANTA BARBARA TAX PRODUCTS G	Unsecured	2,648.00	2,648.00	2,648.00	579.12	0.00
SENEX SERVICES	Unsecured	290.00	NA	NA	0.00	0.00
SENEX SERVICES	Unsecured	290.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	411.04	411.04	89.89	0.00
TALK AMERICA	Unsecured	456.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Unsecured	260.00	NA	NA	0.00	0.00
VAN RU CREDIT	Unsecured	250.00	NA	NA	0.00	0.00
VICTORY MEMORIAL HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER EAST	Unsecured	150.00	150.00	150.00	32.81	0.00
WAUKEGAN AUTO CENTER	Unsecured	NA	5,396.00	5,396.00	1,180.11	0.00
WAUKEGAN AUTO CENTER	Secured	8,000.00	8,000.00	8,000.00	8,000.00	1,366.34
YNES M DDS	Unsecured	113.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,195.94	\$7,195.94	\$0.00
Debt Secured by Vehicle	\$8,900.00	\$8,900.00	\$1,366.34
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,095.94	\$16,095.94	\$1,366.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,781.90	\$4,781.90	\$0.00
TOTAL PRIORITY:	\$4,781.90	\$4,781.90	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,315.32	\$8,379.57	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,776.25</u>	
Disbursements to Creditors	<u>\$30,623.75</u>	
TOTAL DISBURSEMENTS :		<u>\$35,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/06/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.